

**Information to identify the case:**

Debtor 1 **John Charles Vasko**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1263**  
EIN \_\_\_\_-\_\_\_\_\_  
Social Security number or ITIN \_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_  
Date case filed for chapter **7 10/14/20**

United States Bankruptcy Court **WESTERN DISTRICT OF  
PENNSYLVANIA**

Case number: **20-10696-TPA**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Charles Vasko	
2. All other names used in the last 8 years		
3. Address	10 Zahniser Road Lot 9 Mercer, PA 16137	
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: <a href="mailto:dan@mrdebtbuster.com">dan@mrdebtbuster.com</a>
5. Bankruptcy trustee Name and address	Tamera Ochs Rothschild 318 W. Spring Street Titusville, PA 16354	Contact phone 814-827-2760 Email: <a href="mailto:trothschild@gmx.com">trothschild@gmx.com</a>

**For more information, see page 2 >**

Debtor **John Charles Vasko**

Case number **20-10696-TPA**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 11/12/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 8, 2020 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
		<b>Filing deadline:</b> 2/6/21
		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**John Charles Vasko**  
Debtor(s)

Bankruptcy Case No.: 20-10696-TPA  
Chapter: 7

**ORDER**

**WHEREAS**, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

**WHEREAS**, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: November 12, 2020

Thomas P. Agresti  
United States Bankruptcy Judge

***REMINDER TO COUNSEL***

***BEFORE FILING:***

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

***AFTER FILING:***

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(11)* and *Rule 1007(b)(7)*.

In re:  
John Charles Vasko  
Debtor(s)

Case No. 20-10696-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Nov 12, 2020

User: lfin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2020:**

Recip ID	Recipient Name and Address
db	+ John Charles Vasko, 10 Zahniser Road, Lot 9, Mercer, PA 16137-6537
aty	+ Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
15299026	+ Greater Pittsburgh Federal Credit Union, 1000 Bower Hill Road, Pittsburgh, PA 15243-1873
15299029	+ JP Morgan/ Citibank Auto, P.O. Box 901003, Fort Worth, TX 76101-2003
15299030	+ Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15299034	+ TD Auto Finance U.S., P.O. Box 9223, Farmington, MI 48333-9223

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebttbuster.com	Nov 13 2020 04:24:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ EDI: BTOROTHSCHILD.COM	Nov 13 2020 06:03:00	Tamera Ochs Rothschild, 318 W. Spring Street, Titusville, PA 16354-1659
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 13 2020 04:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 13 2020 04:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Nov 13 2020 04:26:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: kborkley@bernsteinlaw.com	Nov 13 2020 04:26:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Nov 13 2020 06:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15299017	+ EDI: GMACFS.COM	Nov 13 2020 06:03:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15299018	+ EDI: CAPITALONE.COM	Nov 13 2020 06:03:00	Capital One Bank NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
15299019	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 13 2020 04:25:00	Capital One/Kohls, P.O. Box 3115, Milwaukee, WI 53201-3115
15299020	+ EDI: CITICORP.COM	Nov 13 2020 06:03:00	Citibank, N.A., P.O. Box 6217, Sioux Falls, SD 57117-6217
15299021	+ EDI: CITICORP.COM	Nov 13 2020 06:03:00	Citimortgage Inc, P.O. Box 6243, Sioux Falls, SD

District/off: 0315-1

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15299022	+ EDI: WFNNB.COM	Nov 13 2020 06:03:00	57117-6243 Comenity Bank/Boscov, P.O. Box 182120, Columbus, OH 43218-2120
15299023	+ EDI: WFNNB.COM	Nov 13 2020 06:03:00	Comenity Bank/HSN, P.O. Box 182120, Columbus, OH 43218-2120
15299024	+ EDI: WFNNB.COM	Nov 13 2020 06:03:00	Comenity Capital Bank, P.O. Box 183003, Columbus, OH 43218-3003
15299025	EDI: DISCOVER.COM	Nov 13 2020 06:03:00	Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
15299027	+ Email/Text: bankruptcy.notices@hdfsi.com	Nov 13 2020 04:26:00	Harley Davidson, 3850 Arrowhead Drive, Carson City, NV 89706-2016
15299028	+ Email/Text: bankruptcy@huntington.com	Nov 13 2020 04:26:00	Huntington National Bank, P.O. Box 1558, Columbus, OH 43216-1558
15299032	EDI: PRA.COM	Nov 13 2020 06:03:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
15307710	+ Email/Text: jennifer.chacon@spservicing.com	Nov 13 2020 04:26:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15299033	+ EDI: RMSC.COM	Nov 13 2020 06:03:00	Synchrony Bank, 777 Long Ridge Road, Stamford, CT 06902-1247
15299396	+ EDI: RMSC.COM	Nov 13 2020 06:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15299031	##+	Northwest Consumer Discount Company, 1602 7th Avenue, Beaver Falls, PA 15010-4012

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2020 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor John Charles Vasko dan@mrdebttbuster.com katie@mrdebttbuster.com;kaitlyn@mrdebttbuster.com;kristen@mrdebttbuster.com;fosterlaw@ecf.inforuptcy.com

District/off: 0315-1

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Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Tamera Ochs Rothschild

trothschild@gmx.com pa70@ecfbis.com

TOTAL: 4